Case 11-49347 Doc 1 Page 1 of 46

BI (Official	Form 1)(1)	2/11)			s Bank				,			Voluntary Petition	
*	######################################	***************************************	Company of the Compan		istrict of	f Cal	iforn		##\$###################################				
	ebtor (if ind , Dorothe		ter Last, Firs	t, Middle)):			Name	Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):							
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No/Complete EIN (if more than one, state all)						Last f	our digits (than one, state	of Soc. Sec. or	r Individual-Taxpa	ayer I.D. (ITIN) No./Complete EIN			
	ess of Debto	•	Street, City, ad	and State):		, , , , , , , , , , , , , , , , , , , 	Street	Address o	f Joint Debtor	(No. and Street,	City, and State):	
					Г	9596	Code	-		•		ZIP Code	
County of R Butte	esidence or	of the Prin	cipal Place (f Busines		3330	<u> </u>	Count	ly of Resid	ence or of the	Principal Place o	f Business:	
Mailing Add	lress of Deb	otor (if diffe	erent from st	reet addre	ss):			Mailir	ig Address	of Joint Debt	tor (if different fro	om street address):	
					Г	ZIF	' Code					ZIP Code	
Location of l			siness Debto ove):	r	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,								
		Debtor			Nature							Code Under Which	
(Form o	of Organizati		-	Пис	(Checl alth Care Bu	k one b			the Petition is Filed (Check one box) Chapter 7				
See Exhib	it D on page	2 of this form	n,	☐ Sin	gle Asset Re	eal Est	ate as d	efined	fined Chapter 9 Chapter 15 Petition for Recognition				
☐ Corporat ☐ Partnersh		s LLC and	LLP)	in I	T U.S.C. § . lroad	101 (5	1B)		☐ Chapter 11 of a Foreign Main Proceeding				
Other (If				Sto	ckbroker nmodity Broaring Bank	oker			☐ Chapter 12 ☐ Chapter 15 Petition for Recognition ☐ Chapter 13 of a Foreign Nonmain Proceeding				
	Chapter 1	5 Debtors	······································	- Oth	er						Nature of I		
Country of de	-				Tax-Exe (Check box				(Check one box) Debts are primarily consumer debts, Debts are primarily				
Each country by, regarding,	in which a fo , or against de	oreign procee ebtor is pend	eding ing:	und	tor is a tax-ex or Title 26 of le (the Interna	the Un	rganizat ited Stat	tion defined in 11 U.S.C. § 101(8) as business debts. es "incurred by an individual primarily for					
	Fil	ing Fee (C	heck one bo	x)	· · · · · · · · · · · · · · · · · · ·	10	Check on			-	oter 11 Debtors		
Full Filing											ned in 11 U.S.C. § 1 defined in 11 U.S.C.		
attach sign	ed applicatio	n for the cou	(applicable to urt's considerate installments.	tion certify	ing that the	(Check if:	otor's agg	regate nonce	ontingent liquid	ated debts (excludin	g debts owed to insiders or affiliates) 01/13 and every three years thereafter).	
☐ Filing Fee			able to chapter ut's considerat			ıst	□ Ag		ng filed with	this petition.	repetition from one	or more classes of creditors,	
Statistical/4	dministre +	iva Infans	ation							S.C. § 1126(b).		CE IS FOR COURT USE ONLY	
Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative of there will be no funds available for distribution to unsecured creditors.						es paid,		IIII OI A	LL LO COM VINA VINA VINA				
there will Estimated Nu			101 UISUIDUI	on to uns	octined clec	aus.		4 /					
1- 49	□ 50- 99	□ 100- 199	□ 200- 999	1,000- 5,000	5,001- 10,000	10,00 25,00] 5,001- 0,000	50,001- 100,000	OVER 100,000		2011-49347	
stimated As			P***					-				FILED	
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,00 to \$10 millio	0 to		\$500,000,000 to \$1 billion	More than \$1 billion		December 21, 201 2:43 PM	
Estimated Liz	abilities				П	П		1	П			RELIEF ORDERED	
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,00 to \$10 million	00,001 \$ 0 to		\$500,000,000 to \$1 billion	More than		CLERK, U.S. BANKRUPTCY CO EASTERN DISTRICT OF CALIFO	

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Teague, Dorothea Ann

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

IIf petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Muolis Ann Lead Signature of Debtor Dorothea Ann Teagur

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

12.05.2011

Date

Signature of Attorney*

Signature of Attorney for Debtor(s)

Kendal E. Cornell 051889

Printed Name of Attorney for Debtor(s)

Kendal E. Cornell, A Law Corporation

Firm Name

Sandpiper Building 686 Rio Lindo Avenue Chico, CA 95926

Address

530-891-6222 Fax: 530-893-8245

Telephone Number

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on hebalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpey petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Eastern District of California

		Eastern District of California		
In re	Dorothea Ann Teague		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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D (Official Form 1, Exhibit D) (12/09) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling quirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: Washes ann Tague Dorothea Ann Teague
Date: 12.05.2011

Certificate Number: 12459-CAE-CC-016714560



CERTIFICATE OF COUNSELING

I CERTIFY that on November 29, 2011, at 4:03 o'clock AM PST, Dorothea Teague received from Abacus Credit Counseling, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of California, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date:	November 29, 2011	Ву:	/s/Laura M Ahart
		Name:	Laura M Ahart
		Title	Credit Counsalor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Eastern District of California

In re	Dorothea Ann Teague		Case No	
		Debtor		
			Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	45,007.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		2,200.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		59,877.01	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,128.23
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,040.50
Total Number of Sheets of ALL Schedules		15		2200 Miles	
	To	otal Assets	45,007.00	20 (2) 20 (2) 20 (2)	
			Total Liabilities	62,077.01	

United States Bankruptcy Court Eastern District of California

In re	Dorothea Ann Teague		Case No.		
-		Debtor	 >		
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	2,128.23
Average Expenses (from Schedule J, Line 18)	2,040.50
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,864.34

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		59,877.01
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		59,877.01

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B6A (Official Form 6A) (12/07)

In re Dorothea Ann Teague		(Case No.	
	Debtor	-		
SCHE	DULE A - REAL PI	OPERTY		
Except as directed below list all real property in wh	ich the debtor has any legal, ec	mitable, or future	e interest, including all prope	erty owned as a
tenant, community property, or in which the debtor has a e debtor's own benefit. If the debtor is married, state whe "or "C" in the column labeled "Husband, Wife, Joint, or rescription and Location of Property."	a life estate. Include any proper other husband, wife, both, or the r Community." If the debtor ho	ty in which the or marital commulds no interest in	lebtor holds rights and power nity own the property by plater real property, write "None"	ers exercisable for scing an "H," "W," under
Do not include interests in executory contracts an expired Leases. If an entity claims to have a lien or hold a secured in aims to hold a secured interest in the property, write "No.	nterest in any property, state the	e amount of the sount of Secured	secured claim. See Schedule Claim." If the debtor is an in	D. If no entity adividual or
a joint petition is filed, state the amount of any exemptio Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured	Amount of Secured Claim
			Claim or Exemption	
None				
			,	
•		Sub-Total	> 0.00	(Total of this p

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Total >

0.00

B6B (Official Form 6B) (12/07)

	,			
In	re Dorothea Ann Teague		Case No.	
		Debtor		
	7	CHEDULE B - PERSONAL PROPE		or more of the cotagories, place
an ". with own petit If th If th	x" in the appropriate position in the column the case name, case number, and the name the property by placing an "H," "W," tion is filed, state the amount of any executory contraction is filed. State the amount of any executory contraction is the contraction in the contraction is being held for the debtor be property is being held for a minor child.	property of the debtor of whatever kind. If the debtor has in labeled "None." If additional space is needed in any camber of the category. If the debtor is married, state whether or "C" in the column labeled "Husband, Wife, Joint, or Options claimed only in Schedule C - Property Claimed as cts and unexpired leases on this schedule. List them in someone else, state that person's name and address under simply state the child's initials and the name and address Do not disclose the child's name. See, 11 U.S.C. §112 and	tegory, attach a separer husband, wife, both community." If the discrept. Schedule G - Executive Theorem and Less of the child's parent.	trate sheet properly identified th, or the marital community lebtor is an individual or a joint cutory Contracts and ocation of Property." to guardian, such as
	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Bank of the West	-	80.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	х		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Livingroom furniture, appliances & items Bedroom furniture, appliances & items Kitchen furniture, appliancs & items Home office furniture, computer, appliances & items T.V., Washer/Dryer, Refrigerator, Stove, Oven, Dishwasher Misc. household furniture, appliances & items	,	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	Clothing		300.00
7.	Furs and jewelry.	Misc. jewelry	-	800.00
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x		

3 continuation sheets attached to the Schedule of Personal Property

3,180.00

Sub-Total >

(Total of this page)

B6B (Official Form 6B) (12/07) - Cont.

In	re Dorothea Ann Teague		C	ase No	
10			Debtor		
		SCI	IEDULE B - PERSONAL PROPERT (Continuation Sheet)	Y	
***************************************	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	X	•		
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12.	. Interests in IRA, ERISA, Keogh, or other pension or profit sharing		American Funds 403(b)	-	1,041.00
	plans. Give particulars.	Į	JS Bank IRA		2,395.00
		C	Orohealth Corporation Retirement Plan	.	19,506.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X	,		
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		011 Estimated Tax Refund	-	500.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			·
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sheet $\underline{1}$ of $\underline{3}$ continuation sheets attached to the Schedule of Personal Property

23,442.00

Sub-Total >

(Total of this page)

B6B (Official Form 6B) (12/07) - Cont.

21. Other continuities of extax refunds, debtor, and Give estima 22. Patents, conjuntellectual particulars. 23. Licenses, fr general inta particulars. 24. Customer licentaining pinformation § 101(41A) by individuolotaining a the debtor pfamily, or h 25. Automobile other vehicle 26. Boats, moto 27. Aircraft and 28. Office equipal supplies. 29. Machinery,	franchises, and other tangibles. Give	SCHE	· · · · · · · · · · · · · · · · · · ·	B - PER (Continuat	SONAL Ition Sheet) and Location		Hus W Joi	band, ife, nt, or nunity	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemptio
21. Other continuity claims of ever tax refunds, debtor, and Give estima continuity continuity continuity containing particulars. 22. Patents, continuity containing particulars. 23. Licenses, fregueneral interparticulars. 24. Customer licentaining particulars. 25. Automobile obtaining a the debtor proparticular of the debtor of the	tingent and unliquidated every nature, including s, counterclaims of the d rights to setoff claims. nated value of each. opyrights, and other l property. Give franchises, and other langibles. Give	N O N E X	· · · · · · · · · · · · · · · · · · ·	(Continuat	tion Sheet)		Hus W Joi	ife, nt, or	Debtor's Interest in Property without Deducting any
21. Other continuity claims of ever tax refunds, debtor, and Give estima continuity continuity continuity containing particulars. 22. Patents, continuity containing particulars. 23. Licenses, fregueneral interparticulars. 24. Customer licentaining particulars. 25. Automobile obtaining a the debtor proparticular of the debtor of the	tingent and unliquidated every nature, including s, counterclaims of the d rights to setoff claims. nated value of each. opyrights, and other l property. Give franchises, and other langibles. Give	X X	Г	Description :	and Location	of Property	W Joi	ife, nt, or	Debtor's Interest in Property without Deducting any
claims of extax refunds, debtor, and Give estima 22. Patents, con intellectual particulars. 23. Licenses, fr general inta particulars. 24. Customer li containing pinformation § 101(41A) by individuolatining a the debtor p family, or h 25. Automobile other vehicle 26. Boats, moto 27. Aircraft and 28. Office equipsupplies. 29. Machinery,	every nature, including s, counterclaims of the d rights to setoff claims. nated value of each. opyrights, and other l property. Give franchises, and other langibles. Give	x x							
intellectual particulars. 23. Licenses, fr general inta particulars. 24. Customer li containing pinformation § 101(41A) by individuolstaining a the debtor pfamily, or h 25. Automobile other vehicle 26. Boats, moto 27. Aircraft and 28. Office equipsupplies. 29. Machinery,	I property. Give franchises, and other tangibles. Give	x							
general inta particulars. 24. Customer li containing pinformation § 101(41A) by individuo btaining a the debtor pfamily, or h 25. Automobile other vehicle 26. Boats, moto 27. Aircraft and 28. Office equipal supplies. 29. Machinery,	tangibles. Give								
containing prinformation § 101(41A) by individuolitation at the debtor properties. 25. Automobile other vehicle. 26. Boats, motor and a contract and supplies. 29. Machinery,	lists or other compilations	X							
other vehicles 26. Boats, moto 27. Aircraft and 28. Office equipalities. 29. Machinery,	r personally identifiable in (as defined in 11 U.S.C.)) provided to the debtor uals in connection with a product or service from primarily for personal, household purposes.								
27. Aircraft and28. Office equipolies.29. Machinery,	les, trucks, trailers, and cles and accessories.	2002 - Val	Mercury ue based	Couger Xi on KBBV	r Coupe 2D in fair cond	- 110K mi. ition			2,250.00
27. Aircraft and28. Office equipolics.29. Machinery,		- Val		on KBBV	oort Hatchba in fair cond ear		mi.	•	16,135.00
 Office equipalities. Machinery, 	tors, and accessories.	X							
supplies. 29. Machinery,	ad accessories.	X							
29. Machinery, supplies use	ipment, furnishings, and	X							
	r, fixtures, equipment, and sed in business.	X							
30. Inventory.		X							
31. Animals.		X							
32. Crops - grov particulars.	owing or harvested. Give	X							
33. Farming equipments.	*	X							

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re Dorothea Ann Teague			Case No.	
		Debtor		
	SCHEDUL	E B - PERSONAL PROPEI (Continuation Sheet)	RTY	
Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemptio
4. Farm supplies, chemicals, and feed.	х			
 Other personal property of any kind not already listed. Itemize. 	X			
			Sub-To (Total of this page)	tal > 0.00 tal > 45,007.00

Sheet 3 of 3 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Find car values or features car values cars for sale car reviews kbb top picks research tools AdChoices D CHEVROLET CAMARO Popular at KBB.com Build Your Own Request a Quote 10 Coolest Cars Linder Locate a Dealer \$18,000 advertisement Home > Car Values > Mercury > Cougar > 2002 > Style > Options > Xr Couge 20 Mercury Cougar Trade-In/Sell Values Show Used Car Prices See Used Car Prices 2002 Mercury Cougar 2012 Corvette Coupe Xr Coupe 2D WITH 26 MPG HIGHWAY " THE PUMP WON'T HOLD YOU BACK. edit options | change style Mileage: 110000 change Like this car Trade-In Value Private Party Value Excellent Shop for your next car price a new car. \$3,175 advertisement Good \$2,825 Instant Trade-In Offer get the offer 2012 Malibu Fair MALIBU OFFERS FUEL ECONOMY \$2,250 THAT A COMPARABLE TOYOTA Verify Condition CAMRY CAN'T MATCH. (4) Own it? Love it? review this car How to Get the Most for Your Car why ads? List See What Other Cars Are Worth Seller's Resources Your Like a Your go Make Pro: 1f Car I want to list my car for sale Place an ad on AutoTrader.com 3 Easy Ways to Sell Your Car Fast What if my credit's not perfect? Apply with a specialist now Get a Free Trade-In Offer get instant offer Local dealers are ready to buy your car. Top 10s & News List it on Autotrader.com place your ad Reach over 14 million shoppers.

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2009 Mazda MAZDA3 MAZDASPEED3 Sport Hatchback 4D

edit options change style

Mileage: 3.9 6

change

this car

Trade-in Value

Private Party Value

Excellent **\$18,885**

Good \$17,785

\$16,135 Verify Condition Shop for your next car

Instant Trade-In Offer

4.7 Out of 5

Own it? Love it?

How to Get the Most for Your Car



Know Your Car's Specs

Sell Like a Pro: 10 Expert Tips List Your Car Online



See What Other Cars Are Worth

Vehicle Highlights

MPG: City 18/Hwy 25

Max Seating: 5

Doors: 4

Engine: 4-Cyl, Turbo, 2.3 Liter

Drivetrain: FWD

Transmission: Manual, 6-Spd w/Overdrive

EPA Class: Compact Cars

Body Style: Hatchback

Country of Origin: Japan

Country of Assembly: Japan

Get a CARFAX Report

10001111

CARFAST

No VIN? No Problem!

B6C (Official Form 6C) (4/10)

In re	Dorothea Ann Teague	(Case No
		Debtor	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled (Check one box) 11 U.S.C. §522(b)(2) 11 U.S.C. §522(b)(3)		eck if debtor claims a homestead exe 6,450. (Amount subject to adjustment on 4/1) with respect to cases commenced on	/13, and every three years therea
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C	Certificates of Deposit		
Bank of the West	C.C.P. § 703.140(b)(5)	80.00	80.08
Household Goods and Furnishings Livingroom furniture, appliances & items Bedroom furniture, appliances & items Kitchen furniture, appliances & items Home office furniture, computer, appliances & items T.V., Washer/Dryer, Refrigerator, Stove, Oven, Dishwasher	C.C.P. § 703.140(b)(5)	2,000.00	2,000.00
Misc. household furniture, appliances & items			
Wearing Apparel Clothing	C.C.P. § 703.140(b)(3)	300.00	300.00
<u>Furs and Jewelry</u> Misc. jewelry	C.C.P. § 703.140(b)(4)	800.00	800.00
Interests in IRA, ERISA, Keogh, or Other Pension of American Funds 403(b)	or Profit Sharing Plans C.C.P. § 703.140(b)(10)(E)	1,041.00	1,041.00
US Bank IRA	C.C.P. § 703.140(b)(10)(E)	2,395.00	2,395.00
Orohealth Corporation Retirement Plan	C.C.P. § 703.140(b)(10)(E)	19,506.00	19,506.00
Other Liquidated Debts Owing Debtor Including Ta 2011 Estimated Tax Refund	ax Refund C.C.P. § 703.140(b)(5)	500.00	500.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2002 Mercury Couger Xr Coupe 2D - 110K mi. - Value based on KBBV in fair condition	C.C.P. § 703.140(b)(5)	50.00	2,250.00
2009 Mazda MAZDA3 Sport Hatchback 4D - 37K mi Value based on KBBV in fair condition - Debtor owns free & clear	C.C.P. § 703.140(b)(2) C.C.P. § 703.140(b)(5)	3,525.00 12,610.00	16,135.00

Total: 42,807.00 45,007.00

B6D (Official Form 6D) (12/07)

In re	Dorothea Ann Teague	Case No.	
		-9	
	Debtor		

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate

It any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D. AMOUNT OF Husband, Wife, Joint, or Community CONTINGENT CODEBTOR **CREDITOR'S NAME** CLAIM DATE CLAIM WAS INCURRED, UNSECURED н AND MAILING ADDRESS WITHOUT NATURE OF LIEN, AND DESCRIPTION AND VALUE PORTION, IF W , Q INCLUDING ZIP CODE, DEDUCTING J ANY AND ACCOUNT NUMBER VALUE OF E OF PROPERTY С DATED COLLATERAL (See instructions above.) SUBJECT TO LIEN Account No. 43 **Auto Loan** 2002 Mercury Couger Xr Coupe Sierra Central Credit Union 820 Plaza Way Yuba City, CA 95991-3206 Value \$ 2.250.00 2,200.00 0.00 Account No. Value \$ Account No. Value \$ Account No. Value \$ Subtotal 2,200.00 0.00 continuation sheets attached (Total of this page) Total 0.00 2,200.00 (Report on Summary of Schedules)

B6E (Official Form 6E) (4/10)

In re	Dorothea Ann Teague	Case No
	Debtor	- •
	SCHEDULE E - CREDITORS HOLDING UNSEC	URED PRIORITY CLAIMS
cont	A complete list of claims entitled to priority, listed separately by type of priority, is to be set for priority should be listed in this schedule. In the boxes provided on the attached sheets, state the national number, if any, of all entities holding priority claims against the debtor or the property of the tinuation sheet for each type of priority and label each with the type of priority. The complete account number of any account the debtor has with the creditor is useful to the truit a minor child is a creditor, state the child's initials and the name and address of the child's parent	ume, mailing address, including zip code, and last four digits of the e debtor, as of the date of the filing of the petition. Use a separate ustee and the creditor and may be provided if the debtor chooses to d
Do s sche liable	If a minor chind is a detention, state the chind's initials and the haine and address of the chind's parent not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in edule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the one cach claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Join umn labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated," (You may need to place an "X" in more than one of these three columns.)	the column labeled "Codebtor," include the entity on the appropriate the husband, wife, both of them, or the marital community may be at, or Community." If the claim is contingent, place an "X" in the
"Tot	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report on the last sheet of the completed schedule. Report this total also on the Summary of Schedule. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals ed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Independently on the Statistical Summary of Certain Liabilities and Related Data.	tles. " on each sheet. Report the total of all amounts entitled to priority ividual debtors with primarily consumer debts report this total
prio	Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedul also on the Statistical Summary of Certain Liabilities and Related Data.	otals" on each sheet. Report the total of all amounts not entitled to hule. Individual debtors with primarily consumer debts report this
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Sche	edule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that categ	gory are listed on the attached sheets)
	Domestic support obligations	
of st	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child such a child, or a governmental unit to whom such a domestic support claim has been assigned to	of the debtor, or the parent, legal guardian, or responsible relative the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case	
	Claims arising in the ordinary course of the debtor's business or financial affairs after the comme stee or the order for relief. 11 U.S.C. § 507(a)(3).	ncement of the case but before the earlier of the appointment of a
	Wages, salaries, and commissions	
repr	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to en resentatives up to \$11,725* per person earned within 180 days immediately preceding the filing curred first, to the extent provided in 11 U.S.C. § 507(a)(4).	nployees and commissions owing to qualifying independent sales of the original petition, or the cessation of business, whichever
	Contributions to employee benefit plans	
l whic	Money owed to employee benefit plans for services rendered within 180 days immediately precedenever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	ding the filing of the original petition, or the cessation of business,
	Certain farmers and fishermen	
(Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debt	or, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals .	
(Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or sivered or provided. 11 U.S.C. § 507(a)(7).	services for personal, family, or household use, that were not
	Taxes and certain other debts owed to governmental units	

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ Commitments to maintain the capital of an insured depository institution

☐ Claims for death or personal injury while debtor was intoxicated

0 continuation sheets attached

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Dorothea Ann Teague		Case No.
			
		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the

claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community		Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE) IM	0 ストース の 田 ス	NLLQULDA	D-SPUTED	AMOUNT OF CLAIM
Account No. xxx-xxxxx-xx65-74			Consumer Debt		Ť	TEC		
Bank of America P.O. Box 15026 Wilmington, DE 19850-5026	AND THE PROPERTY OF THE PROPER					ייי		22,048.89
Account No. xxxxx6509	1		Consumer Debt			-		
Capital One Bank Attn: Bankruptcy Department P.O. Box 85167 Richmond, VA 23285-5167	MATCHES AND THE COLUMN STATEMENT OF THE COLUMN STATEME	-				**************************************		8,946.54
Account No. xxxx-xxxx-1637	1		Consumer Debt			┢		
Costco Wholesale/HSBC P.O. Box 15521 Wilmington, DE 19850-5521		-						
								2,132.67
Account No. 8733			Consumer Debt					
Discover Card P.O. Box 30943 Salt Lake City, UT 84130		######################################						
								3,632.81
2 continuation sheets attached		L	· (Te	S otal of th		tota pag		36,760.91

B6F (Official Form 6F) (12/07) - Cont.

In re	Dorothea Ann Teague		Case No.
		Debtor ,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	To	Li	isband, Wife, Joint, or Community	Tc	Τu	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTLNGEN	NLLQULDA	DISPUTED	AMOUNT OF CLAIM
Account No. xxx-xxx6-685			Consumer Debt		ED		
Kohl's P.O. Box 3043 Milwaukee, WI 53201-3043		-					1,560.86
Account No. xx-xxx-xxx-995-0	Ī	T	Consumer Debt			Ī	
Macy's P.O. Box 8097 Mason, OH 45040		-					270.26
Account No. xxxx-xxxx-xxxx-9557	T	T	Consumer Debt	1	T	T	,
Sears/Citibank (South Dakota), N.A. P.O. Box 6282 Sioux Falls, SD 57117-6282				***************************************			601.44
Account No. 1971	╁	╁	Consumer Debt	1		l	
Sierra Central Credit Union 820 Plaza Way Yuba City, CA 95991		-					10,286.56
Account No. xxxx-xxxx-2334	\vdash	+	Consumer Debt	+	+	╁	
US Bank Attn: Bankruptcy Department P.O. Box 5229 Cincinnati, OH 45201		-				Accessoration and the second and the	9,869.63
Sheet no. 1 of 2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		-L	(Total c	Sub f this			22,588.75

B6F (Official Form 6F) (12/07) - Cont.

In re	Dorothea Ann Teague	Case No.
****	Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	·				T	T=	T
CREDITOR'S NAME,	CODEBT	Hu	sband, Wife, Joint, or Community	COZHLZGEZH	N	DISPUTED	
MAILING ADDRESS	DE	Н	DATE CLAIM WAS INCURRED AND	I N	ŀ	P	
INCLUDING ZIP CODE,	B	W J	CONSIDERATION FOR CLAIM. IF CLAIM	I.	Q	Ų	AMOUNT OF CLAIM
AND ACCOUNT NUMBER (See instructions above.)	O R	C	IS SUBJECT TO SETOFF, SO STATE.	Ğ	Ĭ	Ė	AWOUNT OF CLAIM
	R			N	A	ľ	
Account No. xxxx-0641	on the contract of the contrac		Consumer Debt	ľ	Ė		
	1			<u> </u>	D	<u> </u>	
Valero Card							
DSRM National Bank		-					
P.O. Box 300							
Amarillo, TX 79105-0300			·				
							527.35
AND THE RESIDENCE CONTROL OF THE RESIDENCE CON	L		11.44.44.44.44.44.44.44.44.44.44.44.44.4	╄	<u> </u>	<u> </u>	
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Account No.							
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Sheet no. 2 of 2 sheets attached to Schedule of				Subt			527.35
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	paş	ge)	021.55
				т	ota	a1	
			(D				59,877.01
			(Report on Summary of So	nec	1016	es)	

Case 11-49347 Doc 1 Page 22 of 46

B6G (Official Form 6G) (12/07)

In re	Dorothea Ann Teague	Case No.							
	Debtor								
	SCHEDULE G - EXECUTOR	RY CONTRACTS AND UNEXPIRED LEASES							
	of debtor's interest in contract, i.e., "Purchaser", "Agent' complete mailing addresses of all other parties to each 1	·							
***************************************	Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.							

Case 11-49347 Doc 1 Page 23 of 46

B6H (Official Form 6H) (12/07)

In re	Dorothea Ann Teague	Case No.
		Debtor
	SCHE	EDULE H - CODEBTORS
by decommod Wiscony for the state discless	ebtor in the schedules of creditors. Include all guarar monwealth, or territory (including Alaska, Arizona, Consin) within the eight year period immediately precionner spouse who resides or resided with the debtor conner spouse during the eight years immediate	son or entity, other than a spouse in a joint case, that is also liable on any debts listed ators and co-signers. If the debtor resides or resided in a community property state, falifornia, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or eding the commencement of the case, identify the name of the debtor's spouse and of in the community property state, commonwealth, or territory. Include all names used sly preceding the commencement of this case. If a minor child is a codebtor or a creditor, hild's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not k. Bankr. P. 1007(m).
	NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Bruce Wyckoff 10390 E. Wishbone Drive Tucson, AZ 85748

Case 11-49347 Doc 1 Page 24 of 46

B6I (Offi	cial Form 6I) (12/07)			
In re	Dorothea Ann Teague		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF I	DEBTOR AND SE	POUSE		
	RELATIONSHIP(S):	AGE(S):			
Single	None.				E-movement.
Employment:	DEBTOR		SPOUSE		
Occupation	Medical Biller				
Name of Employer	Oroville Hospital				
How long employed	20 Years				
Address of Employer	2767 Olive Highway Oroville, CA 95966				
	or projected monthly income at time case filed)		DEBTOR		SPOUSE
	and commissions (Prorate if not paid monthly)	<u> </u>	2,864.34	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$ <u> </u>	N/A
3. SUBTOTAL		\$	2,864.34	\$	N/A
4. LESS PAYROLL DEDUCTIO	NS	**************************************			
a. Payroll taxes and social s		\$	635.91	\$	N/A
b. Insurance	•	\$	55.40	\$	N/A
c. Union dues		\$	44.80	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL D	DEDUCTIONS	\$_	736.11	\$	N/A
6. TOTAL NET MONTHLY TA	KE HOME PAY	\$_	2,128.23	\$	N/A
7. Regular income from operation	n of business or profession or farm (Attach detailed stateme	nt)	0.00	\$	N/A
8. Income from real property	- ·	\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	port payments payable to the debtor for the debtor's use or	that of \$	0.00	\$	N/A
11. Social security or governmen	t assistance	.	2.00	¢.	21/4
(Specify):	***************************************	_	0.00	<u>*</u> –	N/A
		_	0.00	,	N/A
12. Pension or retirement income		\$	0.00	—	N/A
13. Other monthly income		e	0.00	¢	N/A
(Specify):		_	0.00	φ	N/A N/A
**************************************		•	0.00	Φ	- N/A
14. SUBTOTAL OF LINES 7 TH	IROUGH 13	S	0.00	\$	N/A
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)	\$_	2,128.23	\$_	N/A
16. COMBINED AVERAGE MO	ONTHLY INCOME: (Combine column totals from line 15)		\$	2,128	.23

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 11-49347 Doc 1 Page 25 of 46

B6J (Official Form 6J) (12/07) In re Dorothea Ann Teague	Case No.	
Debtor(s)		
SCHEDULE J - CURRENT EXPENDITURES OF INDI	IVIDUAL DEH	BTOR(S)
Complete this schedule by estimating the average or projected monthly expenses of the		
case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to sl	how monthly rate. Th	e average monthly
expenses calculated on this form may differ from the deductions from income allowed on Fo	omi 22A or 22C.	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate house expenditures labeled "Spouse."	hold. Complete a sep	arate schedule of
Rent or home mortgage payment (include lot rented for mobile home)	\$	500.00
a. Are real estate taxes included? Yes No X b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	0.00
c. Telephone	\$	65.00
d. Other Cable/Internet		90.00
3. Home maintenance (repairs and upkeep)	\$	0.00 450.00
4. Food	\$ \$	125.00
5. Clothing	φ	15.00
6. Laundry and dry cleaning 7. Medical and dental expenses	\$ \$	100.00
8. Transportation (not including car payments)	\$	120.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	125.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	180.00
e. Other	<u> </u>	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included)	ded in the	
plan)	Φ.	120.50
a. Auto	\$ \$	0,00
b. Other		0.00
c. Other		0.00
14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home	<u> </u>	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statem	nent) \$	0.00
17 Other	s	0.00
Other		0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Sc if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	chedules and, \$	2,040.50
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within	in the year	
following the filing of this document:		
• 	•	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	2,128.23
b. Average monthly expenses from Line 18 above	\$	2,040.50
c. Monthly net income (a. minus b.)	\$	87.73

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Eastern District of California

In re	Dorothea Ann Teague		Case No.	
	—————————————————————————————————————	Debtor(s)	Chapter	7
	DECLARATION (CONCERNING DEBTOR	R'S SCHEDUL	ES
	DECLARATION UNDER	PENALTY OF PERJURY BY	INDIVIDUAL DE	BTOR
	I declare under penalty of perjury sheets, and that they are true and correct to	that I have read the foregoing su the best of my knowledge, infor	mmary and schedu mation, and belief.	les, consisting of 17
Date _	12.05.2011	Signature <u>Marth</u> Dorothea Ann To	eague	Teague

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/10)

United States Bankruptcy Court Eastern District of California

In re	Dorothea Ann Teague		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions I - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Ouestions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None П

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$29,472.00

2009 Employment Income \$32,022.00 2010 Employment Income \$28,853.00 2011 Employment Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None

Complete a, or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/

AMOUNT PAID OR VALUE OF

AMOUNT STILL

NAME AND ADDRESS OF CREDITOR

TRANSFERS

TRANSFERS

OWING

None

All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Kendal E. Cornell, A Law Corporation Sandpiper Building 686 Rio Lindo Avenue Chico, CA 95926 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR Various Dates AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,800.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED

AND VALUE RECEIVED

Deanna Garcia Oroville, CA 95966 Stranger/NA 02.2011

1999 Toyota Avalon Sold for \$500.00

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

323

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Larry Teague - Divorced since 2007

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DATE OF NOTICE

ENVIRONMENTAL

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DATE OF NOTICE

ENVIRONMENTAL

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None

None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, None controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments the	iereto
and that they are true and correct.	

Date _____12.05.201

Signature

Dorothea Ann Teague

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

United States Bankruptcy Court Eastern District of California

		Eastern Distr	ict of California		
In re	Dorothea Ann Teague			Case No	
			Debtor(s)	Chapter	7
PART		TINDIVIDUAL DEBTO The estate (Part A rach additional pages if necessary)	nust be fully comple		ENTION CH debt which is secured by
Proper	rty No. 1				100
	tor's Name: Central Credit Union		Describe Property 2002 Mercury Coug		
Proper	ty will be (check one):			****	1,2,3110
	Surrendered	Retained			
U Proper	ining the property, I intend to (cl. Redeem the property Reaffirm the debt Other. Explain Debtor will research. S.C. § 522(f)). Ty is (check one): Claimed as Exempt		ue to make regular p □ Not claimed as ex		for example, avoid lien using 11
Attach	B - Personal property subject to additional pages if necessary.)	unexpired leases. (All three	columns of Part B m	ust be compl	leted for each unexpired lease.
	's Name:	Describe Leased Pro	operty:	Lease will U.S.C. § 3	be Assumed pursuant to 11 65(p)(2):
	al property subject to an unex	pired lease.			ny estate securing a debt and/or
Date _	12.05.20H	Signature	Murothen Dorothea Ann Teag	unn	ungue
			Debtor	ue	

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United States Bankruptcy Court Eastern District of California

In re	Dorothea Ann Teague		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENS	ATION OF ATTORN	EY FOR D	EBTOR(S)
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2 compensation paid to me within one year before the filing of be rendered on behalf of the debtor(s) in contemplation of o	of the petition in bankruptcy, o	r agreed to be pa	aid to me, for services rendered or to
	For legal services, I have agreed to accept	***************************************	\$	1,800.00
	Prior to the filing of this statement I have received	**************************************	\$	1,800.00
	Balance Due	AND THE RESERVE TH	\$	0.00
2.	\$ 299.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed compens	ation with any other person unl	ess they are men	mbers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names	n with a person or persons who of the people sharing in the co	are not member mpensation is at	rs or associates of my law firm. A tached.
6.	In return for the above-disclosed fee, I have agreed to rende	er legal service for all aspects of	f the bankruptcy	case, including:
	a. Analysis of the debtor's financial situation, and rendering b. Preparation and filing of any petition, schedules, statemet. Representation of the debtor at the meeting of creditors and [Other provisions as needed]	ent of affairs and plan which ma	ny be required;	
7.	By agreement with the debtor(s), the above-disclosed fee do Dischargeability actions, judicial lien avoid Post meeting of creditors, motions of any with any creditors or their representatives; consultation of any matter after discharge.	lances, relief from stay act nature; direct dealing, neg appeals or filing of an app	ions or any of otiations, rea	ffirmations or redemptions
		CERTIFICATION		
this b	Certify that the foregoing is a complete statement of any agankruptcy proceeding. 1: 12-20-11	Kendal E. Cornell 0 Kendal E. Cornell 0 Kendal E. Cornell, A Sandpiper Building 686 Rio Lindo Aven Chico, CA 95926 530-891-6222 Fax:	51889 Law Corpora	
Dar	ED: 12.05.2011	DOROTHER ANN	Inn Contention	agre

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total Fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total Fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total Fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

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United States Bankruptcy Court
Eastern District of California

In re Dorothea Ann Teague

Case No. Chapter

Debtor(s)

Certification of NOTICE TO CONSUMER DEBTOR(S)

UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy

Code.

Dorothea Ann Teague

Printed Name(s) of Debtor(s)

Case No. (if known)

X

Signature of Joint Debtor (if any)

Date

X

Signature of Joint Debtor (if any)

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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B22A (Official Form 22A) (Chapter 7) (12/10)

In re Dorothea Ann Teague	
Debtor(s) Case Number:	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):
(If known)	☐ The presumption arises.
	■ The presumption does not arise.
	☐ The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a. ☐ I was called to active duty after September 11, 2001, for a period of at least 90 days and ☐ I remain on active duty /or/ ☐ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	 b. ☐ I am performing homeland defense activity for a period of at least 90 days /or/ ☐ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.

	Part II. CALCULATION OF MONTHLY INCOME FOR § 70	7(b)(7)	EXCLUSION	
	Marital/filing status. Check the box that applies and complete the balance of this part of the			<u></u>
	a. Ill Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.			·
	b. \square Married, not filing jointly, with declaration of separate households. By checking this	box, deb	tor declares under	penalty of perjury:
2	"My spouse and I are legally separated under applicable non-bankruptcy law or my spo	ouse and	I are living apart of	ther than for the
2	purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Comfor Lines 3-11.			
	c. \square Married, not filing jointly, without the declaration of separate households set out in	Line 2.b a	ibove. Complete b	oth Column A
	("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.	D (110-	namanta Yugamati) i	for Tings 2 11
·	d.	he six		
	calendar months prior to filing the bankruptcy case, ending on the last day of the month bet	fore	Column A	Column B
	the filing. If the amount of monthly income varied during the six months, you must divide	the	Debtor's	Spouse's
	six-month total by six, and enter the result on the appropriate line.		Income	Income
3	Gross wages, salary, tips, bonuses, overtime, commissions.	\$	2,864.34	\$
	Income from the operation of a business, profession or farm. Subtract Line b from Line	a and		
	enter the difference in the appropriate column(s) of Line 4. If you operate more than one	Do		
	business, profession or farm, enter aggregate numbers and provide details on an attachment not enter a number less than zero. Do not include any part of the business expenses enter	red on		
4	Line b as a deduction in Part V.			
,	Debtor Spouse			
	a. Gross receipts \$ 0.00 \$			
	b. Ordinary and necessary business expenses \$ 0.00 \$			Φ.
	c. Business income Subtract Line b from Line a		0.00	\$
	Rents and other real property income. Subtract Line b from Line a and enter the different	ice in		
	the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include part of the operating expenses entered on Line b as a deduction in Part V.	any		
5	Debtor Spouse			
-	a. Gross receipts \$ 0.00 \$			
	b. Ordinary and necessary operating expenses \$ 0.00 \$			
	c. Rent and other real property income Subtract Line b from Line a	\$	0.00	\$
6	Interest, dividends, and royalties.	9	0.00	\$
7	Pension and retirement income.	1	0.00	\$
	Any amounts paid by another person or entity, on a regular basis, for the household			
0	expenses of the debtor or the debtor's dependents, including child support paid for tha			
8	purpose. Do not include alimony or separate maintenance payments or amounts paid by you	ur Jumn:		
	spouse if Column B is completed. Each regular payment should be reported in only one co if a payment is listed in Column A, do not report that payment in Column B.	, s	0.00	\$
	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9.			
	However, if you contend that unemployment compensation received by you or your spouse	was a		
9	benefit under the Social Security Act, do not list the amount of such compensation in Colu	mn A		
	or B, but instead state the amount in the space below:			
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ 0.00 Spouse \$		0.00	 \$
	Income from all other sources. Specify source and amount. If necessary, list additional so			
	on a separate page. Do not include alimony or separate maintenance payments paid by	your		
	spouse if Column B is completed, but include all other payments of alimony or separat	e		
	maintenance. Do not include any benefits received under the Social Security Act or payments of interpretional	ents		
10	received as a victim of a war crime, crime against humanity, or as a victim of international domestic terrorism.	VI		
	Debtor Spouse	—————		
	a. \$ \$			•
	b. \$ \$			
	Total and enter on Line 10	9	0.00	\$
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A,	and, if	0 00604	6
	Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).		\$ 2,864.34	Ι Φ

B22A (Official Form 22A) (Chapter 7) (12/10)

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	****	2,864.34
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION	4	
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 are enter the result.	d \$	34,372.08
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		
	a. Enter debtor's state of residence: CA b. Enter debtor's household size: 1	\\$	47,683.00
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. ■ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. □ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.		ot arise" at the

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

	Part IV. CALCUL	ATION OF CURR	ENT MONTHLY INC	OME FOR § 707(b)	(2)
16	Enter the amount from Line 12.				\$
17	Marital adjustment. If you checked Column B that was NOT paid on a dependents. Specify in the lines be spouse's tax liability or the spouse's amount of income devoted to each not check box at Line 2.c, enter zero	regular basis for the hou low the basis for excludi a support of persons other purpose. If necessary, list	usehold expenses of the debtoring the Column B income (sue than the debtor or the debtoring the debt	or or the debtor's ch as payment of the or's dependents) and the	·
	a. b. c. d. Total and enter on Line 17		\$		\$
18	Current monthly income for § 70	7(b)(2). Subtract Line 1	7 from Line 16 and enter the	result.	\$
	Part V. C	ALCULATION O	F DEDUCTIONS FRO	M INCOME	
	Subpart A: De	ductions under Stand	dards of the Internal Rev	renue Service (IRS)	
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.			\$	
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.				
	Persons under 65 yea		Persons 65 years of		
	a1. Allowance per person	a2			S. A. Caracian and
	b1. Number of persons	b2			d d
***************************************	c1. Subtotal	c2		Cut- YDC YTi	\$
20A	Local Standards: housing and uti Utilities Standards; non-mortgage of available at www.usdoj.gov/ust/ or the number that would currently be	expenses for the applicate from the clerk of the bar allowed as exemptions	ble county and family size. ('nkruptcy court). The applical	This information is ole family size consists of	\$
	any additional dependents whom y	ou support.			ΙΨ

20B	Local Standards: housing and utilities; mortgage/rent expense. En Housing and Utilities Standards; mortgage/rent expense for your coun available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy or the number that would currently be allowed as exemptions on your fea any additional dependents whom you support); enter on Line b the tot debts secured by your home, as stated in Line 42; subtract Line b from not enter an amount less than zero.	ty and family size (this information is burt) (the applicable family size consists of deral income tax return, plus the number of all of the Average Monthly Payments for any a Line a and enter the result in Line 20B. Do	
	a. IRS Housing and Utilities Standards; mortgage/rental expense b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	
	c. Net mortgage/rental expense	Subtract Line b from Line a.	\$
21	Local Standards: housing and utilities; adjustment. If you contend 20B does not accurately compute the allowance to which you are entit Standards, enter any additional amount to which you contend you are contention in the space below:	\$	
22A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. \[\begin{array}{cccccccccccccccccccccccccccccccccccc		
	Transportation. If you checked 1 or 2 or more, enter on Line 22A the Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at www.usdoj.gov/ust/	applicable Metropolitan Statistical Area or or from the clerk of the bankruptcy court.)	\$
22B	Local Standards: transportation; additional public transportation for a vehicle and also use public transportation, and you contend that you public transportation expenses, enter on Line 22B the "Public Tra Standards: Transportation. (This amount is available at www.usdoj.go court.)	\$	
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter		
	the result in Line 23. Do not enter an amount less than zero.	\$	
	a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle	Ψ	
	b. 1, as stated in Line 42	\$	
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.		
	a. IRS Transportation Standards, Ownership Costs	\$	
	Average Monthly Payment for any debts secured by Vehicle b. 2, as stated in Line 42	\$	
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.		
	occurry takes, and triculcare takes. Do not include real estate of said		\$

			
26	Other Necessary Expenses: involuntary deductions the deductions that are required for your employment, such Do not include discretionary amounts, such as voluntary amounts.	\$	
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.		
28	Other Necessary Expenses: court-ordered payments pay pursuant to the order of a court or administrative as include payments on past due obligations included in	Enter the total monthly amount that you are required to gency, such as spousal or child support payments. Do not in Line 44.	\$
29	the total average monthly amount that you actually exp	ent or for a physically or mentally challenged child. Enter end for education that is a condition of employment and for challenged dependent child for whom no public education	\$
30	Other Necessary Expenses: childcare. Enter the total childcare - such as baby-sitting, day care, nursery and p	l average monthly amount that you actually expend on preschool. Do not include other educational payments.	\$
31	Other Necessary Expenses: health care. Enter the to health care that is required for the health and welfare or insurance or paid by a health savings account, and that include payments for health insurance or health savings.	is in excess of the amount entered in Line 19B. Do not	\$
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.		
33	Total Expenses Allowed under IRS Standards. Ente	er the total of Lines 19 through 32.	\$
	Health Insurance, Disability Insurance, and Health the categories set out in lines a-c below that are reasonated.	Savings Account Expenses. List the monthly expenses in ably necessary for yourself, your spouse, or your	
34	dependents.	<u> </u>	
	a. Health Insurance	\$	
	b. Disability Insurance	\$	dr.
	c. Health Savings Account	\$	\$
	Total and enter on Line 34. If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$		
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.		\$
36	Protection against family violence. Enter the total averactually incurred to maintain the safety of your family to other applicable federal law. The nature of these expensions	\$	
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.		
38	Education expenses for dependent children less than actually incur, not to exceed \$147.92* per child, for atta school by your dependent children less than 18 years o documentation of your actual expenses, and you must necessary and not already accounted for in the IRS 5	\$	

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B22A (Official Form 22A) (Chapter 7) (12/10)

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.				\$	
40	Cont finan	inued charitable contributions. cial instruments to a charitable org	Enter the amount that you will conting ganization as defined in 26 U.S.C. § 1	tue to contribute in the 70(c)(1)-(2).	e form of cash or	\$
41	Tota	Additional Expense Deductions	s under § 707(b). Enter the total of I	ines 34 through 40		\$
MATERIAL PROPERTY AND ASSESSMENT OF THE PROPERTY ASSESSMENT OF TH	COLUMN COLUMN S AND	Si	abpart C: Deductions for De	bt Payment		
42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.					
		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
	a.	Annual Company of the		\$	□yes □no	r.
				Total: Add Lines	L	\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 1/60th of the Cure Amount \$				\$	
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.				aims, such as	\$
-	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.				e the following expense.	
45	a. b. c.	issued by the Executive Office	trict as determined under schedules for United States Trustees. (This w.usdoj.gov/ust/ or from the clerk of	x Total: Multiply Lin	es a and b	\$
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.				\$	
	Subpart D: Total Deductions from Income					
47	Total	of all deductions allowed under	§ 707(b)(2). Enter the total of Lines	33, 41, and 46.		\$
	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION					
48					\$	
49					\$	
50	Mon	thly disposable income under § 7	707(b)(2). Subtract Line 49 from Line	e 48 and enter the rest	ult.	\$
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.			\$		

	Initial presumption determination. Check the applicable box and proceed as directed.			
52	☐ The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.			
32	The amount set forth on Line 51 is more than \$11,725* Check the box for "The presumption arises" at the top of statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remaind	of page 1 of this ler of Part VI.		
	☐ The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (L	ines 53 through 55).		
53	Enter the amount of your total non-priority unsecured debt	\$		
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$		
	Secondary presumption determination. Check the applicable box and proceed as directed.			
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise of this statement, and complete the verification in Part VIII.	e" at the top of page 1		
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	on arises" at the top		
	Part VII. ADDITIONAL EXPENSE CLAIMS			
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the you and your family and that you contend should be an additional deduction from your current monthly income under 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average neach item. Total the expenses.	er §		
	Expense Description Monthly Amour	nt		
	a. \$			
	b.	_		
	c. \$ s \$			
	d. S Total: Add Lines a, b, c, and d S			
	Part VIII. VERIFICATION			
•	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint	t case, both debtors		
57	Date: 12.05.2011 Signature: Unother Ann Teague (Debtor)	- yw		

^{*} Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.